

Docket No.: 53588-013

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of :
JOHN P. PETTITT :
Serial No.: 08/901,687 : Group Art Unit: 2765
Filed: July 28, 1997 : Examiner: J. Campa

A METHOD AND SYSTEM FOR DETECTING FRAUD IN A CREDIT CARD
TRANSACTION OVER THE INTERNET



INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, DC 20231

Dear Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the U.S. Patent & Trademark Office is hereby directed to the documents listed on the attached form PTO-1449. It is respectfully requested that the documents be expressly considered during the prosecution of this application, and that the documents be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement is being filed more than three months after the U.S. filing date AND after the mailing date of the first Office Action on the merits, but before the mailing date of a Final Rejection or Notice of Allowance.

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CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, DC 20231

on 4-21-99 by Ann Quica

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In accordance with 37 CFR 1.17(p), please charge the fee of \$240.00 to Deposit Account No. 50-0385.

The relevance of each non-English language reference, if any, is discussed in the present specification.

Respectfully submitted,

MCDERMOTT, WILL & EMERY



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